Figure 1:

Flow-line summary of the Safeshare TM SMS Direct TM process:

- 1. End-user SMS texts stock codes via a mobile phone to the SafeshareTM SMS DirectTM number i.e. SafeshareTM 1881880
- 2. PTC Reader /Safeshare TM captures real time price (Reference Price), calculates PMLs, sets up account, time and date stamps stocks to be monitored
- 3. PTC Reader searches for price match ups between live exchange data and PMLs and generates SMS advice messages when match-ups are identified
- 4. PTC Interpreter receives and reads SMS advice message instructions from end-user restatus of monitoring See Menu graphics in Figure 1a.

Figure 1a:

PTC READER

USER STOCK DATA INPUTED VIA MOBILE HANDSET OR WEBSITE LIVE ASX FEED

RP PRICE MOVEMENT LEVELS(PML)
SL1 SL2 SL3 SL4 LL1 LL2 LL3 LL4
4.42 4.20 3.95 3.70 5.10 5.60 6.05 6.90 STOCKS ASX TIME/DATE PRICE TLS 4.65 5.09 11.09/12-3 NAB 31.25 31.50 AMP 4.40 4.42 LLC 8.70 8.72 CST 1.40 1.32

SMS Advice message (Advice generated whenever ASX Live Price=PML)

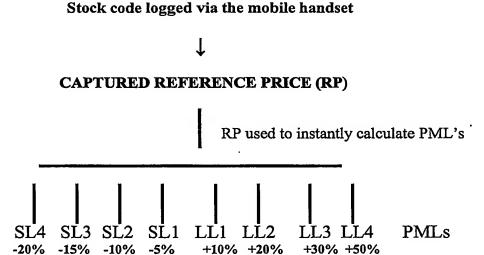
An example of the SMS Advice Message!

"SafeshareTM Stock Advice! Stock code TLS in your watch portfolio has triggered a key trading (LL1) level. Call your adviser on 0409090780 to discuss. Details www.safeshare.com.au End of SafeshareTM advice message"

Figure 2:

Price movement levels

A stock code is logged in by the user sending a text message containing the code to SafeshareTM SMS Direct using a mobile handset. The real time price (Reference price) is captured instantly at log in by the PTC Reader and is then used to calculate the PMLs as illustrated below.



The PTC Reader searches for and identifies *price match-ups* between the dynamic exchange data stream and the PMLs and generates SMS Advice messages to the end-user when price match-ups are identified.

Figure 3:

	ika manusi m			Carrier Carrier Control	
.l <u>Lo</u>	7 1/3 / / /	Natchlists <u>Natchlists</u> N	fly Preferences	Information (
14,	Add ASX o	odes to watch	(just spaces in b	netween)	
Gode	IL4 LL3 LL2	LL1 Ref.	SS1 SS2 SS3 S	SS4 Action	
AMP	2.88 3.06 3.2	3,42 3.60	3.96 4.32 4.68	vipdate delete	

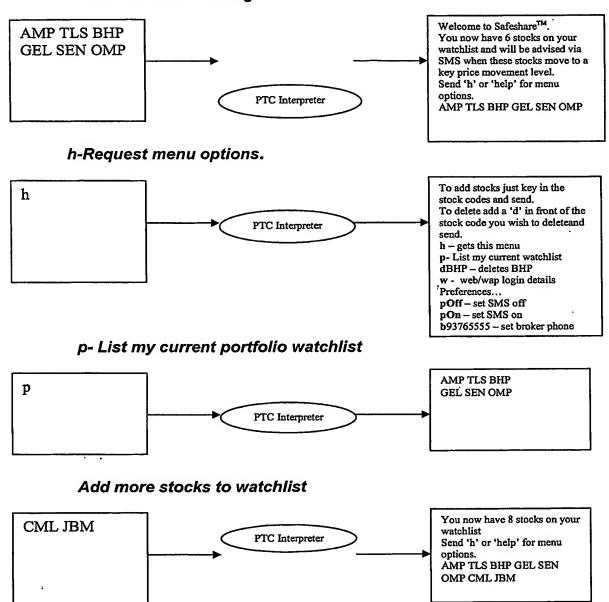
Illustrating how the reference price is captured at login and then the PTC Reader instantly calculates the PML's.

Figure 4: SafeshareTM SMS Direct Menu

Message Inputs

The following demonstrates the various SMS inputs from a user and the resulting outputs back to the user from the PTC Interpreter

New user first message



Delete stocks from watchlist

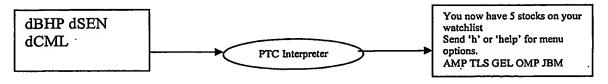
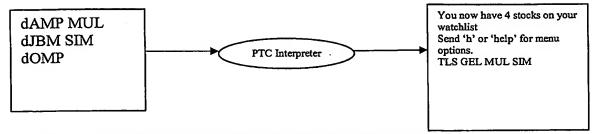
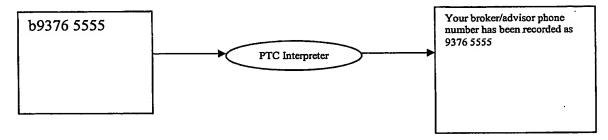


Figure 4 (continued)

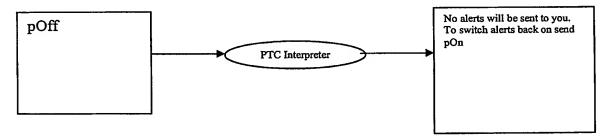
Add and Delete stocks from watchlist



1.7 Set broker/advisor phone number for alerts



1.8 Set alerts preferences to off or on



1.9 Web login details

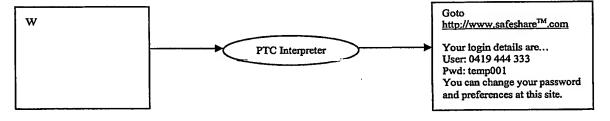
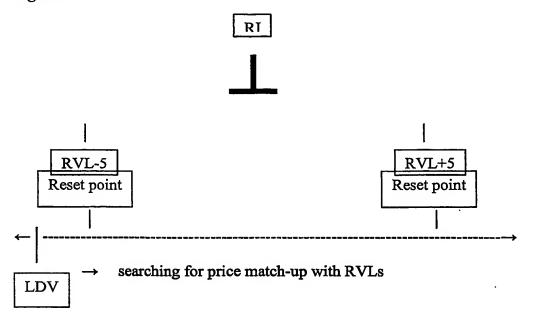


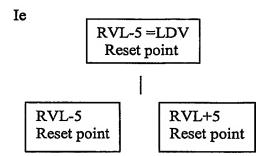
Figure 5:



When RVL=LDV, that data figure is used to calculate two more RVL's and the price matchup process continues automatically.

The -5 and +5 represents the % variance to monitor price movement or tolerance level. This value can vary from 0 to 999%.

In the above example, if RVL-5 =LDV, an SMS advice would be generated and two further RVL's would instantly be calculated and the price matchup between the RVL's and the LDV would continue automatically.



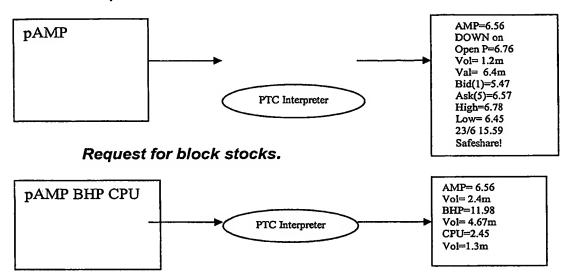
WO 2005/048139 8/10

Figure 6: Safeshare TM Preferred Embodiment Direct Menu

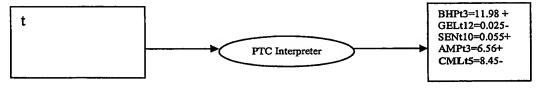
Message Inputs

The following demonstrates the various SMS inputs from a user and the resulting outputs back to the user from the PTC Interpreter

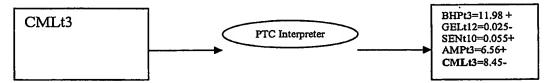
Request a stock Price



t- List my current portfolio watchlist with tolerance levels



Change a stock tolerance level



Reset tolerance level for watchlist

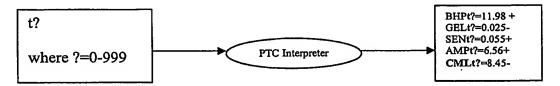


Figure 7:

SAFESHARETM SMS DIRECTTM DIAGRAMMATIC REPRESENTATION

MOBILE END-USER

Automatic SMS Voluntary SMS input of stock codes output advices 1 1 SMS Network "I" SMS Network "O" ASX SAFESHARETM SMS DIRECT DATABASE LIVE → web access/ **Input Functions** PTC Reader PTC Interpreter Reference Price capture SMS Direct Menu Price Movement Levels (PMLs) add stock codes ASX = PML price match-ups delete stock codes Advice messages generated show watchlist Account status display shelp menu Billing cycle display broker details disable monitoring Time and Date entry codes Alternate Advice Generation (AAG)

Reference Price Reset (RPR)

Figure 8 WAP Simulator Sample Screen shots

